

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Joseph A Passwello

Case No. 08 B 15321

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2008.
- 2) The plan was confirmed on 08/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/18/2008, 04/20/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 02/10/2014.
- 6) Number of months from filing to last payment: 68.
- 7) Number of months case was pending: 85.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$77,700.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$90,545.19
Less amount refunded to debtor	\$3,728.00

**NET RECEIPTS:**

**\$86,817.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,049.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,729.11
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$7,778.11**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	151.00	NA	NA	0.00	0.00
Bank One	Secured	2,028.68	2,028.68	2,028.68	2,028.68	81.95
Bank One	Unsecured	3,513.00	1,485.01	1,485.01	374.77	0.00
Carson Pirie Scott & Co	Unsecured	1,332.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	26.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Cpu/Citi Bank	Unsecured	821.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	3,612.00	3,612.66	3,612.66	911.73	0.00
DSNB	Unsecured	1,359.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	14,805.00	14,805.79	14,805.79	3,736.54	0.00
East Bay Funding	Unsecured	424.00	424.14	424.14	107.04	0.00
East Bay Funding	Unsecured	499.00	499.89	499.89	126.16	0.00
East Bay Funding	Unsecured	658.00	658.48	658.48	166.18	0.00
East Bay Funding	Unsecured	3,320.00	3,655.79	3,655.79	922.61	0.00
East Bay Funding	Unsecured	164.00	164.73	164.73	41.57	0.00
ECast Settlement Corp	Unsecured	903.00	903.28	903.28	227.96	0.00
ECast Settlement Corp	Unsecured	280.00	280.67	280.67	70.83	0.00
ECast Settlement Corp	Unsecured	4,327.00	4,327.91	4,327.91	1,092.23	0.00
Exxon Mobil	Unsecured	787.00	NA	NA	0.00	0.00
FDS National Bank	Unsecured	4,956.00	4,955.67	4,955.67	1,250.66	0.00
Greta Passwello	Priority	NA	0.00	0.00	0.00	0.00
Hartford	Unsecured	110.00	NA	NA	0.00	0.00
Homewood Disposal Service, In	Unsecured	67.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	925.00	NA	NA	0.00	0.00
IGS Energy	Unsecured	499.39	499.39	499.39	126.03	0.00
J C Penney Co Inc	Unsecured	1,397.42	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	87,176.67	80,621.84	80,621.84	57,010.31	0.00
JP Morgan Chase Bank NA	Secured	87,176.67	3,618.67	3,618.67	3,618.67	0.00
Macys Retail Holdings Inc	Unsecured	1,358.00	1,358.97	1,358.97	342.96	0.00
Medco Health Solutions	Unsecured	75.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	1,150.00	1,925.96	1,925.96	485.84	0.00

### Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Phillips 66	Unsecured	547.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,924.00	2,924.40	2,924.40	738.03	0.00
Portfolio Recovery Associates	Unsecured	NA	4,207.81	4,207.81	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	5,241.89	5,241.89	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	9,427.27	9,427.27	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,537.00	1,542.66	1,542.66	389.32	0.00
Portfolio Recovery Associates	Unsecured	808.00	787.37	787.37	198.71	0.00
Portfolio Recovery Associates	Unsecured	811.00	811.52	811.52	204.80	0.00
Portfolio Recovery Associates	Unsecured	4,207.00	3,686.54	3,686.54	930.37	0.00
Portfolio Recovery Associates	Unsecured	5,241.00	4,486.97	4,486.97	1,132.38	0.00
Portfolio Recovery Associates	Unsecured	9,427.00	9,427.27	9,427.27	2,379.16	0.00
Quantum3 Group	Unsecured	213.00	213.99	213.99	54.00	0.00
Sacor Financial	Unsecured	NA	1,599.95	1,599.95	0.00	0.00
Southwest Laboratory Physician	Unsecured	206.00	NA	NA	0.00	0.00
Wells Fargo Fin Acceptance	Unsecured	1,133.00	NA	NA	0.00	0.00
Wells Fargo Financial Illinois Inc	Unsecured	1,133.00	1,147.49	1,147.49	289.59	0.00

### **Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$80,621.84	\$57,010.31	\$0.00
Mortgage Arrearage	\$3,618.67	\$3,618.67	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,028.68	\$2,028.68	\$81.95
<b>TOTAL SECURED:</b>	<b>\$86,269.19</b>	<b>\$62,657.66</b>	<b>\$81.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$85,063.47</b>	<b>\$16,299.47</b>	<b>\$0.00</b>

## Disbursements:

Expenses of Administration	<u>\$7,778.11</u>
Disbursements to Creditors	\$79,039.08

**TOTAL DISBURSEMENTS :** \$86,817.19

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/06/2015

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.